

**EXHIBIT 193**  
**FILED UNDER SEAL**

**From:** Duffy, John R <john.r.duffy@jpmorgan.com>  
**To:** Nelson, Justin D <justin.d.nelson@jpmorgan.com>  
**Sent:** 9/13/2013 12:24:13 AM  
**Subject:** Re: Epstein - New Credit Cards?

the answer needs to be "no", followed by this is a great opportunity to move forward with you new bank.

John R. Duffy  
J.P. Morgan  
CEO, U.S. Private Bank  
270 Park Avenue  
New York, NY 10017  
Tel: 212-464-1468  
Email: john.r.duffy@jpmorgan.com

J.P. Morgan Securities LLC

---

**From:** Nelson, Justin D  
**Sent:** Thursday, September 12, 2013 05:29 PM Eastern Standard Time  
**To:** Duffy, John R  
**Subject:** Fw: Epstein - New Credit Cards?

JE asking for more credit. I think I will have to call. Let me know if you want to discuss before I do.

Justin D. Nelson - Managing Director  
The Private Bank at J.P. Morgan | 100 West Putnam Avenue | Greenwich, CT 06830  
p: 203.629.3124 | p: 212.464.1601 | f: 203.861.6702 | e-mail: justin.d.nelson@jpmorgan.com |NMLS ID: 821781

---

**From:** Young, Janet E  
**Sent:** Thursday, September 12, 2013 04:32 PM Eastern Standard Time  
**To:** Nelson, Justin D; Travers, Scott B  
**Cc:** PB-Service1318  
**Subject:** Epstein - New Credit Cards?

Justin and Scott  
Please advise the status of the Epstein relationship at this time. See request for credit cards below.

Thanks,  
Janet Young

---

**Janet E. Young** | Vice President | Private Bank | **J.P. Morgan** | NMLS ID # 832072 - 500 Stanton Christiana Road, Newark DE 19713  
T: 800-634-1318 | F: 888-731-6607 | [janet.e.young@jpmorgan.com](mailto:janet.e.young@jpmorgan.com)

---

**Alternate contacts: Gina Magliocco and Jason Grosse** | T: 800-634-1318 | F: 888-731-6607

---

**From:** Richard Kahn [mailto:richardkahn12@gmail.com]  
**Sent:** Thursday, September 12, 2013 4:29 PM  
**To:** Young, Janet E  
**Cc:** PB-Service1318

Subject: New Credit Cards

Can we please order new credit cards as follows:

1) LSJ LLC

cardholder: [REDACTED] DOB [REDACTED]

limit \$10,000

2) Southern Trust Company

cardholder: [REDACTED] DOB [REDACTED]

limit \$5,000

Can you please to my address below

Thank you

Richard Kahn

HBRK Associates Inc.

575 Lexington Avenue, 4th Floor,

New York, New York 10022

tel 212-971-1306

fax 646-350-0954

cell 917-414-7584